REPORTS

The **Reports** module enables the user to print the different reports available in RAVEN. The **Reports** module describes all the reports found in RAVEN.

In this demonstration, the user will learn how to get to the reports, what each report represents and the sources of the information on the report.

Anytime the user chooses the print option the RAVEN **System Report Options** window will be displayed, offering different options concerning the report. The options are as follows:

<u>V</u>iew Report -   Allows the user to look at the report on screen prior to printing it.

<u>P</u>rint Report -   Allows the user to print the report. Once selected, other options may become available such as print order and whether or not the time and date will be stamped on the report.

<u>E</u>xit -   Allows the user to go to the next report if there is one, or exit the options window and return to the RAVEN main menu bar.

Generally, when the user selects the print option, a message can be seen in the upper right corner of the screen indicating RAVEN is preparing the report for print. However, if the report is small, the message flashes on the screen very quickly.

DEMONSTRATION

A.   Accessing Reports

1.   **Reports**

This leads to the **Reports Menu** with the sub-headings:

Information Package
Asset Valuation Review
Asset Data Sheet
Misc

Each sub-heading leads to a pull down menu where the list of reports under each sub-heading can be found. This section will go through each report by sub-heading.

2.   **Information Package**

Pull down menu:

Schedule 100 Reports
Schedule 200 Reports
Schedule 300 Reports

a)   **Schedule 100 Reports**

Pull down menu:

TOC   Table of Contents
100   Disclaimer
101   Balance Sheet
102   Listing of Securities by Class & Credit Quality
103   Summary of the Loan Portfolio
104   Single Family Residential R/E Loans
105   Commercial Real estate Loans
106   Commercial & Industrial Loans
107   Consumer Loans
108   Classifications
109   Loan Pool Summary
110   Participations Purchased
111   Participations Sold
112   Unfunded Loan Commitments
113   Letters of Credit
114   Loan Servicing

115   **Credit Cards\Merchant Accounts**
116   **Lease Financing**
117   **OREO**
118   **Subsidiaries**
118A   **Subsidiary Balance Sheet**
119   **Institution Premises & Equipment**
119A   **Institution Premises & Equipment - Branch**
120   **Accrued Int. Rec., Prepaid Exp., Other Assets**

b)   **Schedule 200 Reports**

Pull down menu:

200   **Distribution of Deposits**
200A   **Distribution of Deposits - Branch**
201   **Time Certificates of Deposit Maturity Distribution**
201A   **Time Certificates of Deposit Maturity Distribution - Branch**
202   **Fed Funds Purchased & Repurchase Agreements**
203   **Other Borrowings**
204   **Secured Liabilities & Pledged Assets**
205   **Other Accrued Expenses & Other Liabilities**
206   **Electronic Data Processing**
207   **Summary of Officers & Employees Salaries**
208   **Trust Operations - Overview**
209   **Trust Operations - Balance Sheet**
210   **Trust Operations - Income Statement**
211   **Trust Operations - Types, Volume and Number of Accounts**
212   **Trust Operations - Trust Powers Exercised**
213   **International Activities**
214   **Non-Book Items & Off Balance Sheet Activities**

c)   **Schedule 300 Reports**

This section is inactive at this time.

3. **A**sset Valuation Review

Pull down menu:

Non-Loan Discount Rates
OREO Discount Rates
Loan Discount Rates

OREO Valuation/Loss Detail - Table 3
Loan Valuation/Loss Detail - Table 2
Asset Valuation/Loss Detail - Table 1

Listing of OREO By Pools - Portfolio
Listing of OREO By Pools - Sample
Listing of Loans By Pools - Portfolio
Listing of Loans by Pools - Sample

Listing of Unallocated OREO
Listing of Unallocated Loans

Non-Loan Valuation/Loss Detail - Sample
OREO Valuation/Loss Detail - Sample
Overdraft Valuation/Loss Detail - Sample
Loan Valuation/Loss Detail -Sample

Statistical Analysis - OREO
Statistical Analysis - Loans

4. **A**sset Data Sheet

Pull down menu:

Loans - Individual
OREO -Individual
Non-Loan Assets -Individual

Loans - Sample
OREO - Sample
Non-Loan Assets - Population

Loans - Templet
OREO -Templet
Non-Loan Assets -Templet

5. **M**isc

Pull down menu:

GL - Adjusting Journal Entries
GL - Adjusted Balance Sheet

Audit Exceptions
G/L to RAVEN DBFs Comparison
Load DBFs to RAVEN DBFs Comparison

Matured Loans - Portfolio
Loan Type - Portfolio
Performing/Non-Performing Status - Portfolio
Pricing Status - Sample

Sample Pull List - Loans
Sample Pull List - OREO

Cash Flow Worksheet Templet
Documentation Checklist/Loan Pricing Worksheet Templet

B.   Report Description

    1.   **Information Package / Schedule 100 Reports**

        a)   **Table of Contents**

This report contains the table of contents for the Information Package Asset and Liability sections (Sections 100 and 200). If the information that prints out on the schedules has not been input or downloaded into RAVEN, a N/A is displayed in the **Page** column. The schedules do not re-number each time.

        b)   **Disclaimer**

This report contains the standard FDIC disclaimer found at the beginning of each Information Package.

c) **Balance Sheet**

This report contains the information found in the **General Ledger, Adjusting Entries and Deposit database**. All the information, except the deposit information comes from the **Adjusted General Ledger**. The deposit information is drawn from the database because the information in the database is more specific than the **General Ledger**. The **General Ledger** describes deposits in the broad categories of **Demand, Savings** and **Time**. The database breaks these categories down to include **Now Accounts, Money Markets, IRAs** and **Foreign Deposits**. It is **imperative** the users utilize the **Compare GL to Databases** function in RAVEN to ensure the subsidiary ledgers are in balance with the **General Ledger**. The **Balance Sheet** does not indicate to the user any "Out of Balance" conditions between subsidiary ledgers and the **Adjusted General Ledger**. This information is found in the **Compare GL to Databases** report and the **GL - Adjusted Balance Sheet** report.

d) **Listing of Securities by Class & Credit Quality**

This report lists the bank's securities that were input into the **General Ledger** as well as the additional information input in the **Non-Loan** module. The securities are grouped by type (i.e., U.S. Treasury, U.S. Agency, etc.) and then listed individually under each type if they were input individually into the **General Ledger**.

e)   **Summary of the Loan Portfolio**

This schedule is a summary, by category (Single Family Residence, Commercial Real Estate, Commercial & Industrial and Consumer), of the bank's loans, loan delinquency status and loan charge offs and recoveries. The top of the schedule draws its information from the information the user inputs into the **Assumptions / Loans** module. This is where the user selects the schedule for each code in the loan database. This portion of the report summarizes the number of loans and book value for each category. The middle section of the schedule is drawn from the schedule information in the **Assumptions** module and the delinquency information in the loan database. The Charge Off information is from **Bank Info / Misc IP Info / Charge-Off & Recovery Record**.

f) **Single Family Residential R/E Loans**

This schedule is an inventory of this specific loan category by type. All codes identified as **Single Family Residential R/E Loans** in the **Assumptions / Loans** module are displayed on this schedule. Each code is a line item on the top of the schedule, as well as in the delinquency section of the schedule. RAVEN draws the delinquency information from the loan database.

g) **Commercial Real Estate Loans**

This schedule is an inventory of this specific loan category by type. All codes identified as **Commercial Real Estate Loans** in the **Assumptions / Loans** module are displayed on this schedule. Each code is a line item on the top of the schedule, as well as in the delinquency section of the schedule. RAVEN draws the delinquency information from the loan database.

h) **Commercial & Industrial Loans**

This schedule is an inventory of this specific loan category by type. All codes identified as **Commercial & Industrial Loans** in the **Assumptions / Loans** module are displayed on this schedule. Each code is a line item on the top of the schedule, as well as in the delinquency section of the schedule. RAVEN draws the delinquency information from the loan database.

i) **Consumer Loans**

This schedule is an inventory of this specific loan category by type. All codes identified as **Consumer Loans** in the **Assumptions / Loans** module are displayed on this schedule. Each code is a line item on the top of the schedule, as well as in the delinquency section of the schedule. RAVEN draws the delinquency information from the loan database.

j) **Classifications**

This schedule lists the **Classified** assets by category and then by account number in each specific category (**Commercial Real Estate, Commercial & Industrial, Consumer, Single Family Residence, OREO** and **Other Assets**). The user inputs this information in the **Manual Entry/Edit** windows for each asset type in the **Data Menu**.

k) **Loan Pool Summary**

This schedule is a summary of the loan pools, including weighted average coupon and weighted average maturity per pool, for the structure represented

in the **Information Package**. The user **MUST** activate the structure to be represented by going into **Structure / Loans / Structures**, selecting the desired structure and exiting the **Loan Structures** window. This updates the database with the information pertaining to the correct structure and ensures the information printed on the reports is the information the user intended. RAVEN saves the last structure the user activates and prints the reports utilizing the selected structure.

l)   **Participations Purchased**

This schedule lists the **Participations Purchased** individually by loan category and OREO. If the information is not already in the download, the user can input it using the **Manual Entry/Edit** windows in the **Loans** and **OREO** modules in the **Data Menu**. The user must select **Purchased** in the **Participation Type** category in the **Loan** or **OREO Information** window, and then fill in the requested information pertaining to the participation.

m)   **Participations Sold**

This schedule lists the **Participations Sold** individually by loan category and OREO. If the information is not already in the download, the user can input it using the **Manual Entry/Edit** windows in the **Loans** and **OREO** modules in the **Data Menu**. The user must select **Sold** in the **Participation Type** category in the **Loan** or **OREO Information** window, and then fill in the requested information pertaining to the participation.

n)   **Unfunded Loan Commitments**

This schedule summarizes **Unfunded Loan Commitments** and **Lines of Credit** by category (**Commercial Real Estate, Commercial & Industrial, Consumer** and **Single Family Residence**). The schedule lists the number of commitments as well as the total commitment and the funded and unfunded portion. The user can input the pertinent information using the **Manual Entry/Edit** window in the **Loans** modules in the **Data Menu**.

o)   **Letters of Credit**

This schedule lists **Standby Letters of Credit, Commercial Letters of Credit** and **Cash Collateral Letters of Credit**.   The **LOCs** are listed individually by type, in account number order. The user inputs **Letters of Credit** in the **Misc** module in the **Data Menu**.

p)   **Loan Servicing**

This schedule shows **Loans Serviced For Others** and **Loans Serviced By Others**. The user inputs the information in the **Loan Servicing** module found in **Misc IP Info** module in the **Bank Info** menu. The report prints out in the same form as the **Loan Servicing** input window.

q)   **Credit Cards\Merchant Accounts**

This schedule reflects the information input in the **Bank Info / Misc IP Info / Credit Cards** module. In this module, the user summarizes the credit card operations of the institution.

r)   **Lease Financing**

This schedule reflects any **Lease Financing** in which the bank is involved. The user inputs detailed information (i.e., a line item per account) in the **General Ledger** and expands upon it in the **Non-Loan Asset** module.

s) **OREO**

This schedule summarizes the **OREO** assets by type. In the **OREO Assumptions** window, the user defines the various **OREO** codes applicable to the institution. RAVEN uses these codes on the **OREO** schedule to summarize the assets.

t) **Subsidiaries**

This schedule reflects the descriptive information pertaining to any **Subsidiaries** of the institution. The next schedule lists financial information. The user inputs the initial information in the **General Ledger**, with additional information input in the **Subsidiaries** module of the **Bank Information Menu**. Remember, the **General Ledger** information must be transferred to the **Subsidiaries** module before the user can add further information pertaining to the subsidiaries.

u) **Subsidiary Balance Sheet**

This schedule reflects the financial information pertaining to the institution's subsidiaries. The user inputs the initial information in the **General Ledger**, with additional information input in the **Subsidiaries** module of the **Bank Information Menu**. Remember the **General Ledger** information must be transferred to the **Subsidiaries** module before adding further information pertaining to the subsidiary. This is **Schedule 118A**. If there are multiple **Subsidiaries**, the second balance sheet is printed on **Schedule 118A-2**.

v) **Institution Premises & Equipment**

This schedule is a summary of the **Institution Premises & Equipment**. The branch information pertaining to **Cost, Book Value, Insured Value, Number of ATMs, Total Safe Deposit Boxes, Rented Safe Deposit Boxes** and **Number of Tenant Leases** rolls up into this schedule. Other information describing the specific branches is found on the **Institution Premises & Equipment - Branch** schedule. The user **MUST** print both this schedule and the **Institution Premises & Equipment - Branch** schedule, even if the bank only has one location. As indicated above, the schedules do not contain exactly the same information; therefore, they must both be printed. The user inputs the information in the **General Ledger** module and expands it in the **Non-Loan Asset** module. The branch information is found in the **Branches** module of the **Bank Information Menu**.

w) **Institution Premises & Equipment - Branch**

This schedule contains detailed information on each branch of the institution. The user inputs the information in the **General Ledger** module and expands it in the **Non-Loan Asset** module. The branch information is found in the **Branches** module of the **Bank Information Menu**. Each branch prints on a separate schedule. The first branch prints on **Schedule 119A** with the second on **119A-2** and so on.

x)   **Accrued Int. Rec., Prepaid Exp., Other Assets**

This schedule lists the remaining **Non-Loan Assets: Accrued Interest Receivable, Prepaid Expenses** and **Other Assets**. This information is input in the **General Ledger** and expanded in the **Non-Loan Asset** module. The schedule will be as descriptive as the user allows. For example, if the user inputs Other Assets using the name Other Assets, then that title prints on the report. However, if the user defines Other Assets further, i.e., Suspense or Abandoned Autos, etc., then RAVEN displays that title on the report.

2.   **Schedule 200 Reports**

a)   **Distribution of Deposits**

This schedule provides a detailed overview of the institution's deposit structure. The schedule is divided into five sections: **Demand Deposits, Savings Deposits, Time Deposits, Accrued Interest on Deposits, Memo Items**. RAVEN draws the information from the **Deposit** database, based on the code the user mapped prior to loading the deposits into RAVEN. The **Memo Items** are **Estimated Uninsured Depositors** and **Out-Of-Territory Time Deposits**. The **Estimated Uninsured Depositors** comes from information input by the user in the **Bank Info / Misc IP Info** module. This is a summary of the uninsured deposits schedule. The user identifies **Out-Of-Territory Time Deposits** in the database and marks them in the **Manual Entry/Edit** window. If the institution has only one branch, this schedule represents that branch. If the institution has more than one branch, this schedule is a summary of all the branch information and the user prints the **Distribution of Deposits - Branch** schedule for each branch.

b) **Distribution of Deposits - Branch**

This schedule is a duplicate of the **Distribution of Deposits** schedule, except it contains information on each branch. RAVEN draws this information from the database and separates it by branch according to the **Branch** code.

c) **Time Certificates of Deposit Maturity Distribution**

This schedule provides a summary of the **Original Maturity Distribution** for Certificates of Deposit under and over $80,000, as well as **Remaining Maturity Distribution** under and over $80,000. RAVEN draws the information from the deposit database using the codes (**Certificates of Deposit** only) and the book value. Remember the **Total** line on the schedule should balance to the **Subtotal** line for **Time Deposits** on the **Distribution of Deposits** schedule. Also, the subtotal for **Remaining Maturity Distribution** under $80,000 and the subtotal for **Original Maturity Distribution** under $80,000 should be equal. The over $80,000 subtotals should also be equal. If the institution has one branch only, this schedule represents that branch. If the institution has more than one branch, this schedule is a summary of all the branch information and the user prints the **Time Certificates of Deposit Maturity Distribution - Branch** schedule for each branch.

d) **Time Certificates of Deposit Maturity Distribution - Branch**

This schedule is a duplicate of the **Time Certificates of Deposit Maturity Distribution** schedule, except it contains information on each branch. RAVEN draws the information from the database and separates it by branch according to the **Branch** code.

e) **Fed Funds Purchased & Repurchase Agreements**

This schedule individually lists the bank's **Fed Funds Purchased** and **Repurchase Agreements**. The user inputs the information in the **General Ledger** module and expands it in the **Other Liabilities/Equity** module.

f) **Other Borrowings**

This schedule lists all sources of funds, other than those already specified, that the institution has drawn upon to provide liquidity or other purposes in conducting its business. The user inputs this information in the **General Ledger** module and expands it in the **Other Liabilities/Equity** module.

g) **Secured Liabilities & Pledged Assets**

This schedule lists all **Deposits** and **Other Liabilities** against which assets have been pledged as collateral. The user inputs the information in the **Bank Info / Misc IP Info** module.

h) **Other Accrued Expenses & Other Liabilities**

This schedule lists the remaining **Liability Accounts**. The user inputs this information in the **General Ledger** module and expands it in the **Other Liabilities/Equity** module. The schedule is as descriptive as the user allows. For example, if the user inputs Other Liabilities using the name Other Liabilities, then that title prints on the report. However, if the user defines Other Liabilities further, i.e., Accounts Payable - Services, etc., then the more specific title prints on the report.

i) **Electronic Data Processing**

This schedule is a complete summary and description of the institution's **Electronic Data Processing** facilities. The user inputs this information in the **Misc IP Info** module.

j) **Summary of Officers & Employees Salaries**

This schedule provides an overview of the institution's current staffing levels and salary structure. The user inputs this information in the **Misc IP Info** module.

k) **Trust Operations - Overview**

This schedule provides an overview of the **Trust Department**. The user inputs this information in the **Misc IP Info** module.

l) **Trust Operations - Balance Sheet**

This schedule depicts the Balance Sheet of the Trust Department. The user inputs this information in the **Misc IP Info** module.

m) **Trust Operations - Income Statement**

This schedule depicts the Income Statement of the Trust Department. The user inputs this information in the **Misc IP Info** module.

n)   **Trust Operations - Types, Volume and Number of Accounts**

This schedule reports the Types, Volume and Number of contracts. The user inputs this information in the **Misc IP Info** module.

o)   **Trust Operations - Trust Powers Exercised**

This schedule provides miscellaneous information concerning the trust powers currently exercised by the institution. The user inputs this information in the **Misc IP Info** module.

p)   **International Activities**

This schedule lists and summarizes the institution's international operations, if any. The user inputs this information in the **Misc IP Info** module.

q)   **Non-Book Items & Off Balance Sheet Activities**

This schedule lists all assets and liabilities which, for a variety of reasons, are not recorded on the books of the institution. The user inputs this information in the **Misc IP Info** module.

3.   **Schedule 300 Reports**

This section is inactive at this time.

4.   **A̲sset Valuation Review**

a)   **Non-Loan Discount Rates**

This report lists the individual Discount Rate for each Non-Loan asset in the database. The report lists the **Account Number, Asset Name, Base Rate, Treasury Yield Risk Adjustment, Risk Adjustment, Discount Rate, Liquidation Period** and **Indirect Expense Rate.** The user inputs the information in the **General Ledger**, **Assumptions** and **Valuation** modules.

b) **OREO Discount Rates**

This report lists the Discount and Indirect Expense rates for the **OREO** database. The report lists the **Account Number, Asset Name, Base Rate, Risk Adjustment, Discount Rate** and **Indirect Expense Rate.** The user inputs the information in the **Assumptions** and **Valuation** modules. The report can be printed by pools, in name or account number order.

c) **Loan Discount Rates**

This report lists the individual discount rate for each sampled loan asset. The report lists the **Account Number, Asset Name, Base Rate, Risk Adjustment, Non-Performing Adjustment, Discount Rate** and **Indirect Expense Rate.** The user inputs the information in the **Assumptions** and **Valuation** modules. The report can be printed by pools, in name or account number order.

d) **OREO Valuation/Loss Detail - Table 3**

This report details the **Valuation\Loss** data in the **OREO** portfolio by pools. The report lists the **Pool number, Pool Name, Book Value, Credit Risk Yield Adjustment, Interest Rate Differential, Direct Credit Loss/(Gain), Direct Liquidation Expense, Fair Value, Indirect Liquidation Expense, AVR Value, AVR Value Percentage, Estimated Loss, Estimated Loss Percentage** and **Weighted Average Discount Rate.** The user **MUST** select **Structure / OREO / Structures**, select the desired structure and exit the **OREO Structures** window. This updates the database with the information pertaining to the correct structure and ensures the information printed on the reports is the information the user intended. RAVEN saves the last structure the user activates and will print the reports off of that information.

e) **Loan Valuation/Loss Detail - Table 2**

This report details the **Valuation/Loss** data in the **Loan** portfolio by pools. The report further breaks down the pool **Valuation/Loss** data by **Loan Pricing Model** and **Cash Flow Worksheet**. The report lists the **Pool Number, Pool Name, Book Value, Credit Risk Yield Adjustment, Interest Rate Differential, Direct Credit Loss/(Gain), Direct Liquidation Expense, Fair Value, Indirect Liquidation Expense, AVR Value, AVR Value Percentage, Estimated Loss, Estimated Loss Percentage, Weighted Average Coupon, Weighted Average Maturity** and **Weighted Average Discount Rate.** The user **MUST** select **Structure / Loans / Structures**, select the desired structure and exit the **Loans Structures** window. This

updates the database with the information pertaining to the correct structure and ensures the information printed on the reports is the information the user intended. RAVEN saves the last structure the user activates and prints the reports using that information.

f)   **Asset Valuation/Loss Detail - Table 1**

The report summarizes **Table 2 and 3** and details the **Valuation / Loss** information for the **Non-Loan** and **Non-Book** assets. The report lists the **Description of the Asset Category, Book Value, Credit Risk Yield Adjustment, Interest Rate Differential, Direct Credit Loss/(Gain), Direct Liquidation Expense, Fair Value, Indirect Liquidation Expense, AVR Value,** and **Estimated Loss.** Once the user clicks on this report, RAVEN obtains the necessary information from the various databases. **This report should be printed <u>after</u> Table 3 and Table 2 are printed**.

g)   **Listing of OREO By Pools - Portfolio**

This report lists the specific assets in each **OREO** pool. The report can be printed in **Name** or **Account Number** order. The report lists the **Account Number, Property's Name** and **Book Value** for each asset. The reports also lists **Total Book Value** and **Number of Properties** in the pool. The user **MUST** select <u>**Structure / OREO / Structures**</u>, select the desired structure and exit the **OREO Structures** window. This updates the database with the information pertaining to the correct structure and ensures the information printed on the reports is the information the user intended. RAVEN saves the last structure the user activates and prints the reports using that information.

h)   **Listing of OREO By Pools - Sample**

This report lists the sampled assets in each **OREO** pool. The report can be printed in **Name** or **Account Number** order. The report lists the **Account Number, Property's Name** and **Book Value** for each asset. The reports also lists **Total Book Value** and **Number of Properties** in the pool. The user **MUST** select <u>**Structure / OREO / Structures**</u>, select the desired structure and exit the **OREO Structures** window. This updates the database with the information pertaining to the correct structure and ensures the information printed on the reports is the information the user intended. RAVEN saves the last structure the user activates and prints the reports using that information

i)   **Listing of Loans By Pools - Portfolio**

This report lists the specific assets in each **Loan** pool. The report can be

printed in **Name** or **Account Number** order. The report lists the **Account Number, Borrower's Name, Book Value, Interest Rate** and **Maturity Date** for each asset. The **WAC, WAM** and **Count of Assets** is listed at the end of each pool. The user **MUST** select **Structure / Loan / Structures**, select the desired structure and exit the **Loan Structures** window. This updates the database with the information pertaining to the correct structure and ensures the information printed on the reports is the information the user intended. RAVEN saves the last structure the user activates and prints the reports using that information.

j) **Listing of Loans By Pools - Sample**

This report lists the sampled assets in each **Loan** pool. The report can be printed in **Name** or **Account Number** order. The report lists the **Account Number, Borrower's Name, Book Value, Interest Rate** and **Maturity Date** for each asset. The **WAC, WAM** and **Count of Assets** is listed at the end of each pool. The user **MUST** select **Structure / Loan / Structures**, select the desired structure and exit the **Loan Structures** window. This updates the database with the information pertaining to the correct structure and ensures the information printed on the reports is the information the user intended. RAVEN saves the last structure the user activates and prints the reports using that information.

k) **Listing of Unallocated OREO**

This report lists the **OREO** assets that are not in a pool in the chosen structure. The report lists the **Account Number, Property's Name, Book Value, Code, Classified** and **Ownership**. The report also totals the unallocated **OREO** assets by **Book Value** and **Number**.

l) **Listing of Unallocated Loans**

This report lists the **Loans** that are not in a pool in the chosen structure. The report lists the **Account Number, Borrower's Name, Book Value, Code, Classified** and **Ownership**. The report also totals the unallocated **Loans** by **Book Value** and **Number**.

m) **Non-Loan Valuation/Loss Detail - Sample**

This report lists the **Non-Loan Valuation/Loss Detail** in pool form. Each type of **Non-loan** asset is assigned a separate general ledger code when it is input in the **General Ledger**. These codes define the **Non-loan** pools. If there is more than one asset per code (i.e., two Agency securities), they appear on separate lines on this report. The report lists the **Pool Number, Description, Account Number, Book Value, Credit Risk Yield Adjustment, Interest Rate Differential, Direct Credit Loss/(Gain), Direct Disposition Expense, Fair Value, Indirect Liquidation Expense, AVR Value, AVR Value Percentage, Estimated Loss** and **Estimated Loss Percentage**.

n) **OREO Valuation/Loss Detail - Sample**

This report lists the **OREO Valuation/Loss Detail**, for sampled **OREO** assets only, in pool form. The report lists the **Pool Number, Description, Account Number, Book Value, Credit Risk Yield Adjustment, Interest Rate Differential, Direct Credit Loss/(Gain), Direct Liquidation Expense, Fair Value, Indirect Liquidation Expense, AVR Value, AVR Value Percentage, Estimated Loss** and **Estimated Loss Percentage**.

o) **Overdraft Valuation/Loss Detail - Sample**

This report lists the **Overdraft Valuation/Loss Detail**, for sampled **Overdraft** assets only, in pool form. The report lists the **Pool Number, Branch, Account Number, Book Value, Credit Risk Yield Adjustment, Interest Rate Differential, Direct Credit Loss/(Gain), Direct Liquidation Expense, Fair Value, Indirect Liquidation Expense, AVR Value, AVR Value Percentage, Estimated Loss** and **Estimated Loss Percentage**.

p) **Loan Valuation/Loss Detail -Sample**

This report lists the **Loan Valuation/Loss Detail**, for sampled **Loan** assets only, in pool form. The report lists the **Pool Number, Description, Account Number, Book Value, Credit Risk Yield Adjustment, Interest Rate Differential, Direct Credit Loss/(Gain), Direct Liquidation Expense, Fair Value, Indirect Liquidation Expense, AVR Value, AVR Value Percentage, Estimated Loss** and **Estimated Loss Percentage**.

q)   **Statistical Analysis - OREO**

This report indicates the confidence intervals for the estimated recoverable point value for each **OREO** pool in the chosen structure. The report lists the **Pool Number, Description, Number of loans (in each pool), AVR Gross Book Value, Estimated Recoverable Point Value, % Sampled By Number, % Sampled By Dollar, 95 Percent Confidence Interval, 90 Percent Confidence Interval** and **80 Percent Confidence Interval**. The user **MUST** select <u>S</u>tructure / OREO / <u>S</u>tructures, select the desired structure and exit the **OREO Structures** window. This updates the database with the information pertaining to the correct structure and ensures the information printed on the reports is the information the user intended. RAVEN saves the last structure the user activates and prints the reports using that information.

r)   **Statistical Analysis - Loans**

This report indicates the confidence intervals for the estimated recoverable point value for each **Loan** pool in the chosen structure. The report lists the **Pool Number, Description, Number of loans (in each pool), AVR Gross Book Value, Estimated Recoverable Point Value, % Sampled By Number, % Sampled By Dollar, 95 Percent Confidence Interval, 90 Percent Confidence Interval** and **80 Percent Confidence Interval**. The user **MUST** select <u>S</u>tructure / Loan / <u>S</u>tructures, select the desired structure and exit the **Loan Structures** window. This updates the database with the information pertaining to the correct structure and ensures the information printed on the reports is the information the user intended. RAVEN saves the last structure the user activates and prints the reports using that information.

5.   <u>A</u>sset Data Sheet

a)   **Loans - Individual**

This option allows the user to print an individual **ADS** for any loan in the sample. This option prints the entire **Asset Data Sheet** in one printing. After selecting **Loans - Individual**, the **Sample Sort Order** window is displayed allowing the user to sort the sample in **Name** or **Account Number** order. After making a selection, the **Loan Sample** window is displayed allowing the user to search for the individual **ADS** to be printed. After the selection is made to user has the option to **View, Print** or **Exit** the **RAVEN Report Options** window.

b) **OREO - Individual**

This option allows the user to print an individual **ADS** for any OREO in the sample. This option prints the entire **Asset Data Sheet** in one printing. After selecting **OREO - Individual**, the **Sample Sort Order** window is displayed allowing the user to sort the sample in **Name** or **Account Number** order. After making a selection, the **OREO Sample** window is displayed allowing the user to search for the individual **ADS** to be printed. After the selection is made to user has the option to **View, Print** or **Exit** the **RAVEN Report Options** window.

c) **Non-Loan Assets - Individual**

This option allows the user to print an individual **ADS** for any non-loan asset. This option prints the entire **Asset Data Sheet** in one printing. After selecting **Non-Loan Assets - Individual**, the **Non-Loan Asset Population** window is displayed allowing the user to select the appropriate non-loan asset. After the selection is made to user has the option to **View, Print** or **Exit** the **RAVEN Report Options** window.

d) **Loans - Sample**

This option allows the user to print the top of the sampled **Loan ADS**. The user selects this option in conjunction with the **Loans - Templet**, which prints the standard part of the **ADS**. The **Loans - Sample** prints the information specific to each loan in the sample. The loan **ADSs** can be grouped by **Branch**, if the user so chooses, and then sorted in **Name** or **Number** order. First print the templet, make as many copies as needed, place the copies in the printer and print the sample.

e) **OREO - Sample**

This option allows the user to print the top of the sampled **OREO ADS**. The user selects this option in conjunction with the **Loans - Templet**, which prints the standard part of the **ADS**. The **Loans - Sample** prints the information specific to each loan in the sample. The OREO **ADSs** can be sorted in **Name** or **Number** order. First print the templet, make as many copies as needed, place the copies in the printer and print the sample.

f) **Non-Loan Assets - Sample**

This option allows the user to print the top of the sampled **OREO ADS**. The user selects this option in conjunction with the **Loans - Templet**, which prints the standard part of the **ADS**. The **Loans - Sample** prints the information specific to each loan in the sample. The OREO **ADSs** can be sorted in **Name** or **Number** order. First print the templet, make as many copies as needed, place the copies in the printer and print the sample.

g) **Templet**

This option in the **Reports** module allows the user to print a blank **Asset Data Sheet** without the loan information included at the top of the sheet. The user makes as many copies of the blank **ADS** as are needed, and using the **Sample** option, prints the specific asset information on the copies.

6. **Misc**

a) **GL - Adjusting Journal Entries**

This report lists the **Adjusting Journal Entries** in numeric order. The report shows the **Entry Number, Bank's G/L Number, Bank's G/L Description, Debit, Credit** and **Explanation**. The information in the report comes from the **Bank Info / General Ledger / Adjusting Entries** Module.

b) **GL - Adjusted Balance Sheet**

This report shows the general ledger accounts as they were originally input (**Bank's G/L Balance**), **Total Debits** and **Total Credits** to each account (**Adjusting Entries**) and the final balance (**FDIC'S G/L Balance**). The report also shows the **Bank's G/L #, Bank's G/L Description** and **FDIC's G/L Description**. RAVEN totals each column and shows a summary on the final page of the report. Out of balance conditions are indicated on the final page of the report.

c)   **Audit Exceptions**

This report lists the errors and warnings found in the **Raloan, Raoreo, Radepo** and **Raods** databases. The report describes the **Exception**, lists the **Account Number** and **Primary Name** as well as a **Description of the Audit Exception**. The report also provides a line for the user to fill in the correction and a box to check once the correction has been made. The user must run the **Audit Checks** in the **Data Menu** prior to printing this report.

d)   **G/L to RAVEN DBFs Comparison**

This report lists the General Ledger accounts by **G/L Code** and **FDIC's G/L Description**. The report has a column for the **G/L Total**, taken from the **Adjusted General Ledger**, and the **Database Total**, taken from the subsidiary ledgers the user has input or downloaded into RAVEN. The last column of the report is **Difference**, indicating any out of balance conditions between the **G/L Total** and the **Database Total**. The user must run the **G/L to Database Comparison** in the **Audit** section of the **Data Menu**, prior to printing this report.

e)   **Load DBFs to RAVEN DBFs Comparison**

This report compares the databases found in the **Load** subdirectory (deposits, OREO, loans and overdrafts) to the databases found in RAVEN (**Raloan, Raoreo, Radepo** and **Raods**), and lists any differences between the two databases. The columns on the report are: **Account Number, Field Name, Data in Load Database, Data in RAVEN Database**. The report is separated by database. The user must load the databases using the **Load** functions in RAVEN in order for this report to print.

f)   **Matured Loans - Portfolio**

This report provides the user with a list of the matured loans in the portfolio. The report can be grouped by **Branch**, and sorted by **Name** or **Account Number**. The report contains **Account Number, Borrower's Name, Book Value, Maturity Date, Days Past Due, Complete CFW (Yes/No), New Maturity Date** and **New Terms**. The report furnishes the user a place to track maturity dates on loans that have been renewed. The user can place the completed report in the workpapers and have a written backup for maturity dates that were changed during the resolution.

g) **Loan Type - Portfolio**

This report lists each loan code in the database and then further defines the loans within each code by the following types: **Balloon, Bullet, Interest Only, Negative Amortization, Reduced Term, Term**. The report summarizes each type within the code, giving a **Count** and **Total Book Value** for each type. RAVEN determines the **Loan Types** in the initialization process during the **Load** function. The report can be grouped by **Branch**.

h) **Performing/Non-Performing Status - Portfolio**

This report lists each loan code in the database and then further defines the loans within each code by their **Performing** or **Non-Performing** status. The report summarizes the **Performing** and **Non-performing** loans within each code, giving a **Count**, **Book Value** and **Average**. The report can be grouped by **Branch**.

i) **Pricing Status - Sample**

This report lists each sampled asset by category (**Non-Loan, OREO, Overdrafts, Loans**). The report can be grouped by **Branch**, and sorted by **Name** or **Account Number**. The assets are listed individually by **Account Number, Name** and **Status**. RAVEN totals each category and provides a **Percent Completed** line. The **Percent Completed** line indicates what percent of the sampled assets in a category have been priced. The **Status** column indicates the valuation methodology for each asset. The options are: **Par, CFW, Total Loss, Partial Loss** or **Sampled**. If the asset reflects **Sampled** status, the loan has not been priced in any way yet. The report also has a **Grand Total** line reflecting the **Number of Sampled Assets**, the **Number Completed** and the **Percent Completed** for the entire sample.

j) **Sample Pull List - Loans**

The **Sample Pull List - Loans** report lists the **Account Number, Borrower Name, Book Value, Pool Number** and **Branch** for each loan in the sample. The report can be grouped by **Branch**, and sorted by **Name** or **Account Number**. The user **MUST** select **Structure / Loan / Structures**, select the desired structure and exit the **Loan Structures** window. This updates the database with the information pertaining to the correct structure and ensures the information printed on the reports is the information the user intended. RAVEN saves the last structure the user activates and prints the reports using that information.

k) **Sample Pull List - OREO**

The **Sample Pull List - OREO** report lists the **Account Number, Borrower Name, Book Value, Pool Number** and **Branch** for each loan in the sample. The report can be grouped by **Branch**, and sorted by **Name** or **Account Number**. The user **MUST** select <u>**Structure / OREO / Structures**</u>, select the desired structure and exit the **OREO Structures** window. This updates the database with the information pertaining to the correct structure and ensures the information printed on the reports is the information the user intended. RAVEN saves the last structure the user activates and prints the reports using that information.

l)   **Cash Flow Worksheet Templet**

This report allows the user to print a blank **CFW** for the reviewers to complete.

k)   **Documentation Checklist/Loan Pricing Worksheet Templet**

This report allows the user to print a blank **DC/LPW** for the reviewers to complete.